

## Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of  
Companies

## 2004 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	ZURICH INS GRP							
	American Federation Ins Co	43699	FL	\$1,904	0.02%	\$1,958	\$1,106	56.49%
	American Guarantee & Liability Ins	26247	NY	\$19,619	0.26%	\$20,699	\$24,291	117.35%
	American Zurich Ins Co	40142	IL	\$5,456	0.07%	\$6,254	\$3,134	50.12%
	Assurance Co Of Amer	19305	NY	\$13,335	0.17%	\$12,761	\$18,790	147.25%
	Centre Ins Co	34649	DE	\$722	0.01%	\$803	\$516	64.22%
	Colonial American Cas & Surety Co	34347	MD	\$1,755	0.02%	\$1,717	\$121	7.06%
	Empire Fire & Marine Ins Co	21326	NE	\$9,459	0.12%	\$8,590	\$2,642	30.76%
	Farmers Ins Co Of WA	21644	WA	\$490,583	6.38%	\$483,784	\$304,342	62.91%
	Farmers Ins Exch	21652	CA	\$53,188	0.69%	\$49,168	\$27,342	55.61%
	Fidelity & Deposit Co Of MD	39306	MD	\$14,876	0.19%	\$13,002	\$4,275	32.88%
	Foremost Ins Co	11185	MI	\$26,229	0.34%	\$23,218	\$9,921	42.73%
	Foremost Property & Cas Ins Co	11800	MI	\$4,295	0.06%	\$4,060	\$2,010	49.51%
	Foremost Signature Ins Co	41513	MI	\$27,284	0.35%	\$25,762	\$12,156	47.19%
	Maryland Cas Co	19356	MD	\$10,334	0.13%	\$10,168	\$32,201	316.68%
	Mid-Century Ins Co	21687	CA	\$73,983	0.96%	\$74,018	\$53,089	71.72%
	Northern Ins Co Of NY	19372	NY	\$6,379	0.08%	\$5,520	\$6,395	115.84%
	Truck Ins Exch	21709	CA	\$39,812	0.52%	\$38,182	\$23,779	62.28%
	Universal Underwriters Ins Co	41181	KS	\$28,577	0.37%	\$27,304	\$13,279	48.63%
	Zurich American Ins Co	16535	NY	\$56,074	0.73%	\$51,718	\$35,159	67.98%
	Group Totals			\$883,865	11.50%	\$858,685	\$574,548	66.76%
2	STATE FARM IL							
	State Farm Fire And Cas Co	25143	IL	\$324,817	4.23%	\$312,816	\$136,160	43.53%
	State Farm Mut Auto Ins Co	25178	IL	\$479,922	6.24%	\$480,707	\$295,682	61.51%
	Group Totals			\$804,739	10.47%	\$793,523	\$431,842	54.38%
3	SAFECO INS GRP							
	American Economy Ins Co	19690	IN	\$40,973	0.53%	\$47,429	\$12,845	27.08%
	American States Ins Co	19704	IN	\$100,055	1.30%	\$113,198	\$43,418	38.36%
	American States Preferred Ins Co	37214	IN	\$11,032	0.14%	\$11,430	\$4,983	43.60%
	First Natl Ins Co Of Amer	24724	WA	\$14,689	0.19%	\$9,541	\$2,860	29.98%
	General Ins Co Of Amer	24732	WA	\$58,791	0.76%	\$46,946	\$77,675	165.46%
	Safeco Ins Co Of Amer	24740	WA	\$183,418	2.39%	\$182,206	\$18,000	9.88%
	Safeco Ins Co Of IL	39012	IL	\$246,958	3.21%	\$244,943	\$132,074	53.92%
	Group Totals			\$655,916	8.53%	\$655,693	\$291,855	44.51%

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4	ALLSTATE INS GRP							
	Allstate Ind Co	19240	IL	\$118,860	1.55%	\$110,179	\$55,763	50.61%
	Allstate Ins Co	19232	IL	\$345,976	4.50%	\$346,562	\$144,037	41.56%
	Allstate Prop & Cas Ins Co	17230	IL	\$70,666	0.92%	\$63,177	\$42,137	66.70%
	Deerbrook Ins Co	37907	IL	\$435	0.01%	\$433	\$434	100.17%
	Encompass Ind Co	15130	IL	\$386	0.01%	\$43	\$0	0.63%
	First Colonial Ins Co	29980	FL	\$2,124	0.03%	\$599	\$1,072	178.96%
	Northbrook Ind Co	36455	IL	\$3,883	0.05%	\$4,024	\$2,331	57.92%
	Group Totals			\$542,329	7.06%	\$525,018	\$245,774	46.81%
5	PUBLIC EMPLOYEES							
	Pemco Ins Co	18805	WA	\$80,611	1.05%	\$78,766	\$51,907	65.90%
	Pemco Mut Ins Co	24341	WA	\$249,294	3.24%	\$243,422	\$140,305	57.64%
	Group Totals			\$329,905	4.29%	\$322,189	\$192,212	59.66%
6	PROGRESSIVE GRP							
	National Continental Ins Co	10243	NY	\$385	0.01%	\$389	\$204	52.37%
	Progressive American Ins Co	24252	FL	\$15,397	0.20%	\$22,006	\$10,985	49.92%
	Progressive Cas Ins Co	24260	OH	\$12,578	0.16%	\$17,126	\$7,101	41.46%
	Progressive Classic Ins Co	42994	WI	\$14,318	0.19%	\$9,497	\$5,617	59.15%
	Progressive Halcyon Ins Co	16322	OH	\$828	0.01%	\$1,718	\$1,183	68.90%
	Progressive Max Ins Co	24279	OH	\$96,259	1.25%	\$94,626	\$47,680	50.39%
	Progressive Northern Ins Co	38628	WI	\$15,373	0.20%	\$24,554	\$12,025	48.97%
	Progressive Northwestern Ins Co	42919	OH	\$108,677	1.41%	\$82,872	\$43,193	52.12%
	Progressive Preferred Ins Co	37834	OH	\$10,747	0.14%	\$18,978	\$10,393	54.76%
	Progressive Specialty Ins Co	32786	OH	\$892	0.01%	\$1,893	\$351	18.54%
	Progressive West Ins Co	27804	OH	\$2,098	0.03%	\$4,143	\$1,606	38.77%
	United Fncl Cas Co	11770	OH	\$7,391	0.10%	\$2,877	\$2,535	88.09%
	Group Totals			\$284,943	3.71%	\$280,678	\$142,872	50.90%
7	UNITED SERVICES AUTOMOBILE ASN GRP							
	United Services Auto Assoc	25941	TX	\$153,562	2.00%	\$149,491	\$80,639	53.94%
	USAA Cas Ins Co	25968	TX	\$108,611	1.41%	\$105,108	\$57,479	54.69%
	USAA General Ind Co	18600	TX	\$8,150	0.11%	\$8,635	\$4,215	48.81%
	Group Totals			\$270,323	3.52%	\$263,234	\$142,332	54.07%

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8	St Paul Travelers Grp							
	Athena Assur Co	41769	MN	\$158	0.00%	\$179	\$30	16.54%
	Automobile Ins Co Of Hartford CT	19062	CT	\$4,704	0.06%	\$3,545	\$2,229	62.86%
	Charter Oak Fire Ins Co	25615	CT	\$9,907	0.13%	\$9,505	\$4,653	48.96%
	Discover Prop & Cas Ins Co	36463	IL	\$4,855	0.06%	\$3,884	\$1,964	50.57%
	Farmington Cas Co	41483	CT	\$75	0.00%	\$86	(\$442)	(515.29)%
	Fidelity & Guaranty Ins Co	35386	IA	\$2,753	0.04%	\$2,862	\$2,960	103.40%
	Fidelity & Guaranty Ins Underwriters	25879	WI	\$1,606	0.02%	\$1,699	\$994	58.49%
	Geovera Ins Co	10799	MD	\$590	0.01%	\$497	\$0	0.00%
	Gulf Ins Co	22217	CT	\$8,379	0.11%	\$11,835	\$29,879	252.46%
	Northland Cas Co	24031	MN	\$607	0.01%	\$713	\$419	58.82%
	Northland Ins Co	24015	MN	\$8,328	0.11%	\$8,993	\$4,688	52.13%
	Phoenix Ins Co	25623	CT	\$2,737	0.04%	\$2,933	\$1,481	50.49%
	Seaboard Surety Co	22535	NY	\$213	0.00%	\$288	\$312	108.29%
	Select Ins Co	22233	TX	\$39	0.00%	\$63	(\$37)	(59.02)%
	St Paul Fire & Marine Ins Co	24767	MN	\$86,395	1.12%	\$89,315	\$57,444	64.32%
	St Paul Guardian Ins Co	24775	MN	\$1,180	0.02%	\$1,763	\$3,861	219.03%
	St Paul Mercury Ins Co	24791	MN	\$14,932	0.19%	\$14,555	\$9,255	63.59%
	St. Paul Protective Ins Co	19224	IL	\$2	0.00%	\$2	\$172	8212.78%
	Standard Fire Ins Co	19070	CT	\$11,796	0.15%	\$12,148	\$2,414	19.87%
	Travco Ins Co	28188	CT	\$1,572	0.02%	\$1,481	\$708	47.80%
	Travelers Cas & Surety Co	19038	CT	\$1,019	0.01%	\$1,308	\$5,670	433.62%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$29,320	0.38%	\$28,972	\$17,376	59.97%
	Travelers Home & Marine Ins Co	27998	CT	\$1	0.00%	\$1	(\$2)	(218.10)%
	Travelers Ind Co	25658	CT	\$17,281	0.22%	\$17,013	\$8,813	51.80%
	Travelers Ind Co Of Amer	25666	CT	\$14,660	0.19%	\$15,352	\$9,483	61.77%
	Travelers Ind Co Of CT	25682	CT	\$6,998	0.09%	\$7,088	\$2,338	32.98%
	Travelers Property Cas Co Of Amer	25674	CT	\$30,462	0.40%	\$29,745	\$8,524	28.66%
	US Fidelity & Guaranty Co	25887	MD	\$9,657	0.13%	\$10,902	\$7,340	67.32%
Group Totals				\$270,228	3.52%	\$276,728	\$182,525	65.85%

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9 AMERICAN INTRNL GRP								
	21st Century Ins Co	12963	CA	\$3,694	0.05%	\$3,908	\$2,956	75.65%
	AIG Centennial Ins Co	34789	PA	\$2,264	0.03%	\$2,613	\$1,445	55.32%
	AIG Natl Ins Co Inc	36587	NY	\$3,976	0.05%	\$1,858	\$719	38.68%
	AIG Preferred Ins Co	22225	PA	\$5,108	0.07%	\$5,519	\$4,665	84.53%
	AIG Premier Ins Co	20796	PA	\$3,981	0.05%	\$4,237	\$2,703	63.80%
	AIU Ins Co	19399	NY	\$13,244	0.17%	\$13,720	\$8,009	58.37%
	American General Ind Co	24376	IL	\$2,249	0.03%	\$1,645	\$849	51.61%
	American Home Assur Co	19380	NY	\$37,159	0.48%	\$40,920	\$27,925	68.24%
	American Intl Ins Co	32220	NY	\$4,697	0.06%	\$5,338	\$1,612	30.20%
	American Intl Pacific Ins	23795	CO	\$171	0.00%	\$120	\$25	20.82%
	American Intl South Ins Co	40258	PA	\$69	0.00%	\$42	\$52	125.69%
	Birmingham Fire Ins Co Of PA	19402	PA	\$1,212	0.02%	\$481	\$181	37.50%
	Commerce & Industry Ins Co	19410	NY	\$2,671	0.03%	\$2,602	\$1,126	43.27%
	Granite State Ins Co	23809	PA	\$10,216	0.13%	\$6,073	\$1,225	20.17%
	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$7,389	0.10%	\$7,104	\$478	6.73%
	Illinois Natl Ins Co	23817	IL	\$20,769	0.27%	\$22,548	\$16,268	72.15%
	Insurance Co Of The State Of PA	19429	PA	\$21,696	0.28%	\$20,462	\$7,274	35.55%
	National Union Fire Ins Co Of Pitts	19445	PA	\$73,777	0.96%	\$69,762	\$43,462	62.30%
	New Hampshire Ind Co Inc	23833	PA	\$1,553	0.02%	\$2,025	\$1,753	86.56%
	New Hampshire Ins Co	23841	PA	\$3,976	0.05%	\$3,279	\$3,464	105.63%
	United Gty Residential Ins Co	15873	NC	\$22,838	0.30%	\$22,957	\$1,333	5.81%
	United Gty Residential Ins Co Of NC	16667	NC	\$781	0.01%	\$748	\$193	25.81%
	United Guaranty Mtg Indem Co	26999	NC	\$220	0.00%	\$221	\$9	4.27%
	Yosemite Ins Co	26220	IN	\$534	0.01%	\$79	\$16	20.31%
Group Totals				\$244,245	3.18%	\$238,262	\$127,744	53.75%
10 BERKSHIRE HATHAWAY								
	Central States Ind Co Of Omaha	34274	NE	\$2,421	0.03%	\$2,419	(\$24)	(0.97)%
	Columbia Ins Co	27812	NE	\$2,233	0.03%	\$1,952	\$322	16.47%
	Cornhusker Cas Co	20044	NE	\$15,674	0.20%	\$15,473	\$7,282	47.06%
	Geico Cas Co	41491	MD	\$20,101	0.26%	\$21,683	\$11,576	53.39%
	Geico General Ins Co	35882	MD	\$84,856	1.10%	\$82,766	\$59,490	71.88%
	Geico Ind Co	22055	MD	\$47,823	0.62%	\$43,370	\$27,213	62.75%
	General Rein Corp	22039	DE	\$1,401	0.02%	\$1,501	\$909	60.55%
	General Star Natl Ins Co	11967	OH	\$563	0.01%	\$778	\$480	61.75%
	Genesis Ins Co	38962	CT	\$5,031	0.07%	\$5,221	(\$1,622)	(31.06)%
	Government Employees Ins Co	22063	MD	\$46,349	0.60%	\$45,792	\$31,909	69.68%
	National Ind Co	20087	NE	\$6,075	0.08%	\$6,008	\$3,826	63.68%
	National Liab & Fire Ins Co	20052	CT	\$825	0.01%	\$496	\$259	52.19%
	United States Liability Ins Co	25895	PA	\$1,574	0.02%	\$1,395	\$372	26.68%
Group Totals				\$234,927	3.06%	\$228,856	\$141,994	62.03%

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	Top Group Totals			\$4,521,421	58.82%	\$4,442,866	\$2,473,697	55.68%
	All Other Companies			\$3,165,029	41.18%	\$3,053,604	\$1,567,994	51.35%
	Totals			\$7,686,450	100.00%	\$7,496,470	\$4,041,691	53.91%

(1) Excluding all Loss Adjustment Expenses (LAE)